

Form 132 – 13sum

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 22-12440-MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rukhsana Javed
aka Rukhsana Bibi
186 Benjamin Avenue
Iselin, NJ 08830

Social Security No.:
xxx-xx-0078

Employer's Tax I.D. No.:

NOTICE OF HEARING ON CONFIRMATION OF PLAN

Date: 6/8/22
Time: 10:00 AM
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.

A copy of the Plan will follow this notice.

Dated: April 27, 2022
JAN: pbf

Jeanne Naughton
Clerk, U. S. Bankruptcy Court

In re:
Rukhsana Javed
Debtor

Case No. 22-12440-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 27, 2022

User: admin
Form ID: 132

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2022:

Recip ID	Recipient Name and Address
db	+ Rukhsana Javed, 186 Benjamin Avenue, Iselin, NJ 08830-2049
519540926	+ Asset Acceptance c/o, Fulton, Friedman & Gullace, 35 Journal Square, Ste. 401, Jersey City, NJ 07306-4007
519540928	+ Chase Bank USA c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519540930	+ Discover Bank c/o, Eltman Law PC, 101 Hudson Street, 27th Floor, Jersey City, NJ 07302-3915
519540931	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
519540932	+ Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241
519540934	+ Experian, P.O. Box 4500, Allen, TX 75013-1311
519540933	+ Experian, P.O. Box 2002, Allen, TX 75013-2002
519540935	+ Federal National Mortgage Association, c/o KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
519540939	LVNV Funding, 915 Armstrong Blvd., Apt. 1B, Ocean, NJ 07712-2410
519540940	+ LVNV Funding c/o, Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
519540947	+ Mohammad J. Malik, 186 Benjamin Avenue, Iselin, NJ 08830-2049
519540951	+ Raritan Bay Medical Center, 530 New Brunswick Avenue, Perth Amboy, NJ 08861-3685
519540950	+ Raritan Bay Medical c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519540952	+ Retail Recovery Service of NJ c/o, Meisenbacher and Sons, 739 East Main Street, Bridgewater, NJ 08807-3339
519540953	+ Retail Recovery Services NJ Inc., 190 Moore Street, Hackensack, NJ 07601-7418
519540954	+ State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269
519540955	TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022
519540956	+ TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000
519540957	+ Vanz LLC, Att: Philip Kahn, Esq., Fein, Such, Kahn & Shepard, 7 Century Drive - Suite 201, Parsippany, NJ 07054-4673
519540958	+ Vanz LLC, 577 Hamburg Turnpike, Wayne, NJ 07470-2042

TOTAL: 21

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 27 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Apr 27 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
lm	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Apr 27 2022 20:41:00	Bayview Loan Servicing, 4425 Ponce de Leon Blvd. 5th floor, Miami, FL 33146-1873
519540924	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Apr 27 2022 20:42:00	Asset Acceptance, PO Box 1630, Warren, MI 48090-1630
519540925	+ Email/Text: BANKRUPTCY@ASSETACCEPTANCE.COM	Apr 27 2022 20:42:00	Asset Acceptance, 28405 Van Dyke, Warren, MI 48093-7132
519540929	Email/Text: mrdiscen@discover.com	Apr 27 2022 20:41:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
519540936	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Apr 27 2022 20:41:00	Federal National Mortgage Association, c/o Bayview Loan Servicing LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gables, FL 33146-1837
519540937	Email/Text: sbse.cio.bnc.mail@irs.gov		

District/off: 0312-3

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		Apr 27 2022 20:42:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519540927	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 27 2022 20:54:37	Chase Bank USA, POB 15153, Wilmington, DE 19886-5153
519540938	Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2022 20:54:41	LVNC Funding c/o, Resurgent Captial Services, PO Box 10675, Greenville, SC 29603-0675
519540941	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2022 20:54:51	LVNV Funding LLC, 200 Meeting St, Greenville, SC 29615-5833
519549007	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 27 2022 20:42:00	MIDLAND CREDIT MANAGEMENT, INC. as agent for, Asset Acceptance, LLC, Po Box 2036, Warren MI 48090-2036
519540942	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 27 2022 20:42:00	Midland Credit Management as agent for, Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
519540943	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 27 2022 20:42:00	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
519540945	+ Email/Text: signed.order@pfwattorneys.com	Apr 27 2022 20:42:00	Midland Funding LLC c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
519540948	+ Email/PDF: bankruptcy@ncfsi.com	Apr 27 2022 20:54:49	New Centrury Financial Services, 110 South Jefferson Road, Whippany, NJ 07981-1038
519540949	Email/Text: signed.order@pfwattorneys.com	Apr 27 2022 20:42:00	New Century Financial Services, c/o Pressler and Pressler LLP, 7 Entin Road, Parsippany, NJ 07054

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519540944	*+	Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
519540946	*+	Midland Funding LLC c/o, Pressler, Felt & Warshaw, LLP, 7 Entin Road, Parsippany, NJ 07054-5020

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com

District/off: 0312-3

User: admin

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David G. Beslow

on behalf of Debtor Rukhsana Javed yrodriguez@goldmanlaw.org
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldm
anlaw.org;r64764@notify.bestcase.com;GoldmanBeslowLLC@jubileebk.net

Denise E. Carlon

on behalf of Creditor Community Loan Servicing LLC, a Delaware Limited Liability Company dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4